



MLCO.P001

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

Birle

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 0 5 2003

OFFICE OF PETITIONS



MLCO.P001

Claim for Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES[] NO[]	YES[] NO[]
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

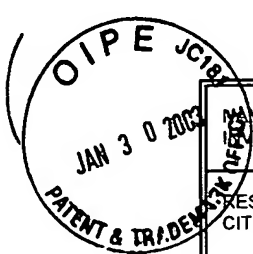
60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE 11-06-02		SIGNATURE 	

- ☒ Signature for additional joint inventor attached. Numer of Pages 4.
- ☐ Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages .
- ☐ Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages .

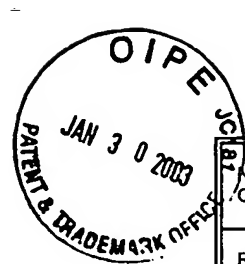


NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	
NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	
NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	
NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	



MLCO.P001

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	
NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	
NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	
NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

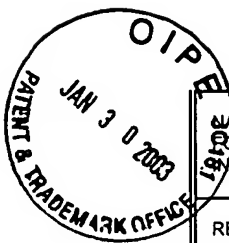


NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

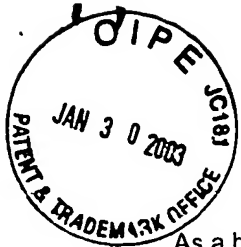
NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	



MLCO.P001

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	



5

MLCO.P001

Edwards

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

**Claim for Priority**

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES[] NO[]	YES[] NO[]
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

<u>60/311,516</u>	<u>August 10, 2001</u>
(application number)	(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- ☒ Signature for additional joint inventor attached. Numer of Pages 4.
- ☐ Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Numer of Pages .
- ☐ Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Numer of Pages .

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

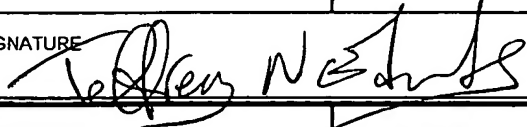
NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE 11/6/02		SIGNATURE 	
NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	
NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	
NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

RECEIVED

FEB 0 5 2003

OFFICE OF PETITIONS

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	



MLCO.P001

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

Epelbaum

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 05 2003

OFFICE OF PETITIONS



MLCO.P001

Claim for Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION				
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

<u>60/311,516</u>	<u>August 10, 2001</u>
(application number)	(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Numer of Pages 4.
- [] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages ____.
- [] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages ____.

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	
NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US Mexico YE
POST OFFICE ADDRESS 500 Chambers St. #40 444 12th St 3E YE		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282 11215 YE
DATE 1/14/03		SIGNATURE 1/14/03	
NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	
NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	



MLCO.P001

Fiddle

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600



MLCO.P001

Claim for Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

<u>60/311,516</u>	<u>August 10, 2001</u>
(application number)	(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Numer of Pages 4.
- [] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages .
- [] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages .

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	

NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	

NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE 1/14/03		SIGNATURE Frederick J Fiddle	

NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	

**COMBINED DECLARATION
AND POWER OF ATTORNEY***Kaperst*

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 05 2003

OFFICE OF PETITIONS



MLCO.P001

Claim for Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES[] NO[]	YES[] NO[]
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Number of Pages 4.
- [] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages .
- [] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages .

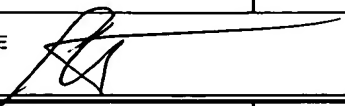
RECEIVED
FEB 0 5 2003
OFFICE OF PETITIONS

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	

NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	

NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	

NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE 11/6/02		SIGNATURE 	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	



MLCO.P001

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

Kaplan

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 05 2003

OFFICE OF PETITIONS



MLCO.P001

Claim for Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

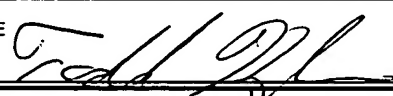
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Numer of Pages 4.
- [] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages .
- [] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages .

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	
NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	
NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	
NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE 11/19/08		SIGNATURE 	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

MLCO.P001

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	

**COMBINED DECLARATION
AND POWER OF ATTORNEY***Kerstern*

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600



MLCO.P001

Claim for Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES[] NO[]	YES[] NO[]
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

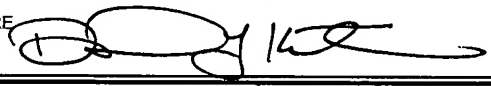
NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Number of Pages 4.
- [] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages .
- [] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages .

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	
NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	
NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	
NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE 11/6/02		SIGNATURE 	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	



MLCO.P001

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

Luciano

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 0 5 2003

OFFICE OF PETITIONS



MLCO.P001

Claim for Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	


- [x] Signature for additional joint inventor attached. Number of Pages 4.
- [] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages .
- [] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages .

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	

NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	

NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	

NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	
NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	
NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	
NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE 1/13/02		SIGNATURE 	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

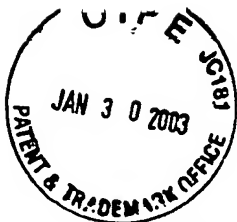
NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	

**COMBINED DECLARATION
AND POWER OF ATTORNEY***Patrick*

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 05 2003

OFFICE OF PETITIONS

**Claim for Priority**

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES[] NO[]	YES[] NO[]
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Numer of Pages 4.
[] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages ____.
[] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages ____.

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	

NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	

NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	


NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE 1/12/07		SIGNATURE 	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	

**COMBINED DECLARATION
AND POWER OF ATTORNEY***Pepe*

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 05 2003

OFFICE OF PETITIONS

**Claim for Priority**

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES[] NO[]	YES[] NO[]
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- ☒ Signature for additional joint inventor attached. Numer of Pages 4.
- ☐ Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages .
- ☐ Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages .

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	

NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	

NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	

NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE 1/19/03		SIGNATURE <i>Paul A. Pepe</i>	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	



MLCO.P001

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

Steitman

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

PATENT & TRADEMARK OFFICE
JAN 3 0 2003

MLCO.P001

Claim for Priority

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

<u>60/311,516</u>	<u>August 10, 2001</u>
(application number)	(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Numer of Pages 4.
- [] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Numer of Pages .
- [] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Numer of Pages .

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	

NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	

NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	

NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

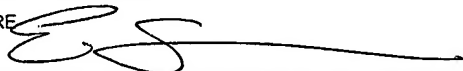
NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

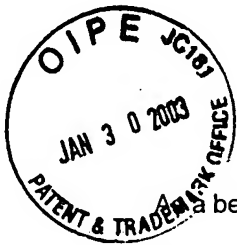
NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE 11/6/02		SIGNATURE 	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

Stein

a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 0 5 2003

OFFICE OF PETITIONS

**Claim for Priority**

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- ☒ Signature for additional joint inventor attached. Numer of Pages 4.
- ☐ Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Numer of Pages .
- ☐ Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Numer of Pages .

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	
NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	
NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	
NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

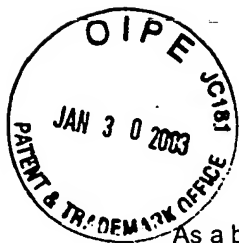
NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE 11/06/02		SIGNATURE Russell L. Stein	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

Wangle

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

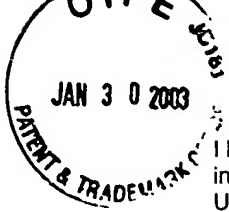
SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

RECEIVED

FEB 05 2003

OFFICE OF PETITIONS

**Claim for Priority**

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Numer of Pages 4.
[] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages ____.
[] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages ____.

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	

NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	

NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	

NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	


NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE 11/6/02		SIGNATURE 	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE		SIGNATURE	



MLCO.P001

**COMBINED DECLARATION
AND POWER OF ATTORNEY**

Green

As a below named inventor, I hereby declare that:

My citizenship, residence and post office address are as listed below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Contingent Convertible Financial Instruments, the specification of which

(a) ☐ is attached hereto.

(b) ☒ was filed on August 12, 2002 as Application Serial No. 10/064,744 filed August 12, 2002 and was amended on _____.

(c) ☐ was described and claimed in International Application No. _____ filed on _____ and amended on _____.

Acknowledgment of Duty of Disclosure

I hereby state that I have reviewed and understood the content of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56(a).

35 U.S.C. § 120

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Power of Attorney

I hereby appoint the practitioners at Customer No. 021121 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: customer number 21121

DIRECT TELEPHONE CALLS TO:
OPPEDAHL & LARSON LLP
(970)468-6600

**Claim for Priority**

I hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign applications for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

EARLIEST FOREIGN APPLICATION(S), FILED WITHIN TWELVE MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)	PRIORITY CLAIMED	CERTIFIED COPY ATTACHED
				YES[] NO[]	YES[] NO[]
FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION					
COUNTRY	APPLICATION NO.	DATE OF FILING (day/month/year)	DATE OF ISSUE (day/month/year)		

Provisional Application

I hereby claim the benefit under 35 U.S.C § 119(e) of any United States provisional application(s) listed below.

60/311,516
(application number)

August 10, 2001
(filing date)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR	LAST NAME BIRLE, JR.	FIRST NAME JAMES	MIDDLE NAME R.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Summit	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 37 Sweetbriar Road		CITY Summit,	STATE/COUNTRY ZIP CODE NJ 07901
DATE		SIGNATURE	

- [x] Signature for additional joint inventor attached. Numer of Pages 4.
- [] Signature by Administrator(trix) or legal representative for deceased or incapacitated inventor. Number of Pages .
- [] Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of Pages .

NAME OF SECOND INVENTOR	LAST NAME EDWARDS	FIRST NAME JEFFREY	MIDDLE NAME N.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Basking Ridge	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 55 Meeker Road		CITY Basking Ridge	STATE/COUNTRY ZIP CODE NJ 07920
DATE		SIGNATURE	
NAME OF THIRD INVENTOR	LAST NAME EPELBAUM,	FIRST NAME YONATHAN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 500 Chambers St. #4G		CITY New York,	STATE/COUNTRY ZIP CODE NY 10282
DATE		SIGNATURE	
NAME OF FOURTH INVENTOR	LAST NAME FIDDLE	FIRST NAME FREDERICK	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Ridgewood	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 450 Knollwood Road		CITY Ridgewood	STATE/COUNTRY ZIP CODE New Jersey 07450
DATE		SIGNATURE	
NAME OF FIFTH INVENTOR	LAST NAME JONES	FIRST NAME EMERSON	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Greenwich	STATE OR COUNTRY OF RESIDENCE CT	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 72 Rockwood Lane		CITY Greenwich	STATE/COUNTRY ZIP CODE CT 06830
DATE		SIGNATURE	

NAME OF SIXTH INVENTOR	LAST NAME KAPERST	FIRST NAME STUART	MIDDLE NAME C.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 180 E. 79 th Street #10 F		CITY New York	STATE/COUNTRY ZIP CODE New York 10021
DATE		SIGNATURE	

NAME OF SEVENTH INVENTOR	LAST NAME KAPLAN	FIRST NAME TODD	MIDDLE NAME K.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Winnetka	STATE OR COUNTRY OF RESIDENCE Illinois	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 254 Scott Avenue		CITY Winnetka	STATE/COUNTRY ZIP CODE IL 60093
DATE		SIGNATURE	

NAME OF EIGHTH INVENTOR	LAST NAME KERSTEIN	FIRST NAME DANIEL	MIDDLE NAME Y.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodmere	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1010 Southend		CITY Woodmere	STATE/COUNTRY ZIP CODE NY 11598
DATE		SIGNATURE	

NAME OF NINTH INVENTOR	LAST NAME LUCIANO	FIRST NAME RICHARD	MIDDLE NAME P.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Morristown	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1 Three Gables Road		CITY Morristown	STATE/COUNTRY ZIP CODE NJ 07690
DATE		SIGNATURE	

NAME OF TENTH OR FIRST INVENTOR	LAST NAME PATRICK, JR	FIRST NAME THOMAS	MIDDLE NAME H.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 1365 York Avenue #8K		CITY New York	STATE/COUNTRY ZIP CODE 10021
DATE		SIGNATURE	

NAME OF ELEVENTH INVENTOR	LAST NAME PEPE	FIRST NAME PAUL	MIDDLE NAME A.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 23 E 10 th Street #109		CITY New York	STATE/COUNTRY ZIP CODE New York 10003
DATE		SIGNATURE	

NAME OF TWELFTH INVENTOR	LAST NAME STEIFMAN	FIRST NAME ERIC	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE New York	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 310 W. End Avenue #10 B		CITY New York	STATE/COUNTRY ZIP CODE New York 10023
DATE		SIGNATURE	

NAME OF THIRTEENTH INVENTOR	LAST NAME STEIN	FIRST NAME RUSSELL	MIDDLE NAME L.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Englewood Cliffs	STATE OR COUNTRY OF RESIDENCE New Jersey	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Karens Lane		CITY Englewood Cliffs	STATE/COUNTRY ZIP CODE New Jersey 07632
DATE		SIGNATURE	

NAME OF FOURTEENTH INVENTOR	LAST NAME WARBLE	FIRST NAME BRENNAN	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Bronxville	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 3 Sherman Avenue		CITY Bronxville	STATE/COUNTRY ZIP CODE NY 10708
DATE		SIGNATURE	

NAME OF FIFTEENTH OR FIRST INVENTOR	LAST NAME GREEN	FIRST NAME RICHARD	MIDDLE NAME J.
RESIDENCE & CITIZENSHIP	CITY OF RESIDENCE Woodbury	STATE OR COUNTRY OF RESIDENCE New York	COUNTRY OF CITIZENSHIP US
POST OFFICE ADDRESS 10 Castle Court		CITY Woodbury	STATE/COUNTRY ZIP CODE NY 11797
DATE 1/13/03		SIGNATURE 